Cortez Steele 4795 Bald Eagle Way Douglasville Ga. 30135

United States Bankruptcy Judge Hon. Steven W. Rhodes

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J.S. BANKROFIE COLDING E.D. MICHIGAR-DECKULL

Re: Chapter 9 Case No. 13-53846

Your Honor on January 08, 1978 I began employment with the City of Detroit Water & Sewerage dept. this was after careful consideration being a licensed automotive mechanic. My driving decision was due to the benefit package that the city was offering as that I had other opportunities available to me, I knew at the time that the classification that I applied for was about 10% below the pay scale of others of the same classification outside of city of Detroit employment but the benefits package that the city offered was what got my attention.

I worked for the city of Detroit for 30 yrs 9 months and grew through ranks to the position of Senior Foreman (senior supervisor) I saved for my retirement through the city's defined contribution plan only to now be faced with the uncertainty of the city's bankruptcy plan. I would like to make note that to my understanding the monies that were contributed to the defined contribution plan not only made money for me but for the city as well for example if the fund made 21 % we may get a return of 19% or somewhere about, it was not like the city was investing our monies for free.

Since this proceeding has started I have been removed from the city's health care plan the plan with the city cost me 178.00 per month for family coverage now because my wife is not Medicare eligible it now cost me 268.00 per month for her medical coverage, I also went from state tax exempt by working for a municipality to now tax liable this is to the sum of 136.96 per month, and now we the retirees of the city of Detroit are face with the proposal of a 26% cut to our monthly pension payments general retirement and 6% for police and fire how fair is this?, on top of this the bankruptcy plan is now also considering going after part of the monies that were invested in the defined contribution plan where does it stop.

I don't understand how the city of Detroit files for bankruptcy on one hand and on the other ask the citizens of the city to fund the building of a new hockey arena, and they also want to borrow new money to do the things that they should have been doing. In my opinion the city should take care of it's obligations and promises made it seems that its too easy for the city to negate their obligations in my house hold if you can't take care of your obligations you don't borrow money to keep doing the same things that got you into trouble in the first place you have to tighten your belt.

I also know that there is a lot of waste that goes on in city government and this is something that I witnessed and reported while employed for the city this fell on death ears.

Now I think there are other ways to resolve the city's problems one way and I don't know if this is possible but what would be wrong with raising the city's sales tax by 2% I

don't know if this would take care of the problem but I think it would be a start. Thank you for your time and consideration in this matter

Sincerely